

GROUP EXHIBIT 2



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	Account: 5155920009866375	Responsibility: CDL	Status: SOL	PPRG: 11/19/2016	HP Days: 60	1/19/2015
	Edit New Account Relations					

No linked Accounts found for Debtor 1

ROLLINS; PAUL W

DOB: [REDACTED]

Relation: PrimDebtor

SSN: [REDACTED]

Address1: [REDACTED]

Address2: [REDACTED]

City: [REDACTED]

State: [REDACTED]

Zip: [REDACTED]

Country: [REDACTED]

Location: OTHER

Skip Module 2/2/2011

Time Zone:	Central	Is Cell?	Language:
Dial Home	4913	<input type="checkbox"/>	English
Dial Work		<input type="checkbox"/>	Other
Dial Other	1385	<input type="checkbox"/>	
Transfer To Ext			Complete transfer
Leave Message			Cancel Transfer

Required Disclosure Statements

Purchase	Putback	Loan Date	Charge Off	Delq Date	Last Pay Date
1/24/2011	7/23/2011	11/7/2006	7/31/2010	1/19/2010	12/10/2009

CONFIDENTIAL

PRA006

Last Contact	PTP Date	CBRRcvd	StopCBR	Hold Date
8/21/2011	N/A	N/A	N/A	

<u>Get Payment History</u>		<u>Add Bankruptcy Information</u>	
Original Bal	\$512.54	PIF	\$512.54
ChgOff Amt	\$512.54	Accrued Int	\$0.00
Last Pay Amt	\$60.00	Allowance	0.00
Promises	\$0.00	NBAl	\$512.54
NSFs	\$0.00 (0)	Documents	None
Orig Rate	0.00%	Current Rate	0.00%
Min Amt For PIF	\$512.54		
Bonus			

Seller: HSBC BANK NEVADA, N.A.

Merchant: HSBC BANK NEVADA, N.A.

Original Creditor: PORTFOLIO RECOVERY ASSOCIATES, LLC

Make Payments to: P.O. BOX 12914 NORFOLK VA 23541

Prod Code: MC

Pool: HSBK21

<u>Credit Bureau</u>	<u>Request Letters</u>	<u>Calculate Rate</u>	<u>Transfer Account</u>	<u>Pushback</u>	<u>Request Docs</u>	<u>Supplemental Info</u>
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<u>Add Note</u>	<u>Payment</u>	<u>Apply Charges</u>
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Date	Entry	ACT	RST	Note
7/8/2011 10:02:17 AM	NJM	INC	CND	RCVD from PACER Complaint re: Paul Rollins, FWD to Counsel.
7/8/2011 9:10:46 PM	FRB011	DO	DIS	Wrong Number 1385 [OTHER] MOP SAID N'T DOESN'T LIVE THERE AND HEIDNKN1
7/8/2011 5:13:58 PM	DH	NA	Diald	4913)No Answer
7/3/2011 9:49:27 PM	DH	NA	Diald	4913)No Answer
7/3/2011 9:48:40 PM	DO	NA	Diald	1385)Answering machine
7/3/2011 7:46:23 PM	DH	NA	Diald	4913)No Answer
7/3/2011 7:45:36 PM	DO	NA	Diald	1385)Answering machine
7/1/2011 3:21:16 PM	DO	NA	Diald	1385)No Answer
7/1/2011 3:20:28 PM	DH	NA	Diald	4913)No Answer

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PRA007

Dialer Dialed Other: 1385

6/21/2011 9:23:35 PM PRT144 DO STC NO ONE SENT HIM A # AND HE CANT SAY ON SOMETHING HE DOESNT KNOW ABOUT AND HU BEFORE I COULD SAY ANYTHING ABOUT THE

ACGT

A

I

R

6/21/2011 9:21:43 PM DH NA Dialed () 4913)No Answer

6/21/2011 4:50:25 PM DH NA Dialed () 4913)No Answer

6/19/2011 7:21:33 PM DO LM Dialed () 1385)Virtual msg to AUTOV

6/16/2011 9:22:46 PM DO NA Dialed () 1385)No Answer

6/16/2011 9:21:58 PM DH NA Dialed () 4913)No Answer

6/16/2011 5:46:50 PM DH NA Dialed () 4913)No Answer

6/13/2011 9:16:16 PM PRT803 DO NM Hang Up at 1385-1385 [OTHER]
N1 HUNG UP DURING MM

6/13/2011 10:34:53 AM DH NA Dialed () 4913)No Answer

6/10/2011 4:35:00 PM DH NA Dialed () 4913)No Answer

6/8/2011 8:01:05 PM DH NA Dialed () 4913)No Answer

6/9/2011 9:00:18 PM DO NA Dialed () 1385)No Answer

6/9/2011 4:11:36 PM DH NA Dialed () 4913)No Answer

6/7/2011 9:31:52 PM DO NA Dialed () 1385)No Answer

6/7/2011 9:31:05 PM DH NA Dialed () 4913)No Answer

6/7/2011 10:51:19 AM DH NA Dialed () 4913)No Answer

6/5/2011 9:36:58 PM DO NA Dialed () 1385)No Answer

6/5/2011 9:36:12 PM DH NA Dialed () 4913)No Answer

5/28/2011 9:45:17 AM PRT220 DO STC No Promise at 1385 [OTHER]
n1 atty name is then he fu

5/28/2011 8:46:38 PM DH NA Dialed () 4913)No Answer

5/28/2011 8:47:51 PM DO NA Dialed () 1385)No Answer

5/28/2011 9:02:35 AM DH NA Dialed () 4913)No Answer

5/25/2011 10:38:09 AM PRP025 DO STC DIALED RELATION 1 OTHER: 1385, MOP SD N1 NOT IN: NML: CALL
BACK

5/25/2011 10:34:28 AM DH NA Dialed () 4913)No Answer

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PRA008

5/23/2011 9:20:02 PM	DH	NA	Diald (4913)No Answer
5/23/2011 9:19:15 PM	DO	NA	Diald (1385)No Answer
5/23/2011 3:59:53 PM	DH	NA	Diald (	4913)No Answer
5/18/2011 8:18:57 PM	PRA333	DO	NM	Hang Up at 1385 [OTHER] CUST HU
5/18/2011 10:07:39 AM	DH	NA	Diald (	4913)No Answer
5/16/2011 9:13:59 PM	DH	NA	Diald (	4913)No Answer
5/16/2011 5:53:44 PM	DO	NA	Diald (	1385)No Answer
5/16/2011 5:52:57 PM	DH	NA	Diald (	4913)No Answer
5/16/2011 11:38:43 AM	DO	NA	Diald (	1385)Answering machine
5/16/2011 11:38:05 AM	DH	NA	Diald (	4913)No Answer
5/15/2011 5:16:34 PM	PRA391	DO	NM	No Msg at 1385 [OTHER]
5/13/2011 8:56:00 PM	DH	NA	Diald (	4913)No Answer
5/13/2011 8:55:18 PM	DO	NA	Diald (	1385)No Answer
5/13/2011 2:05:49 PM	DH	NA	Diald (	4913)No Answer
5/11/2011 9:04:32 PM	DH	NA	Diald (	4913)No Answer
5/11/2011 9:03:45 PM	DO	NA	Diald (	1385)No Answer
5/11/2011 10:32:23 AM	DH	NA	Diald (	4913)No Answer

ID: NJM	Last Activity: 10:02 AM	Unit: COUNSL	User: NJMAHLMANN
Get Last Worked	Time Tracker: INACTIVE	Work TBD	Manager

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PRA009

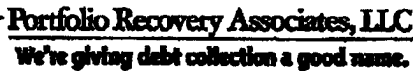
Date	Entry	ACT	RST	Note
7/8/2011 5:50:11 PM		DH	NA	Dialed (██████)-4913)No Answer
7/8/2011 10:09:39 AM	NJM	XYZ	XYZ	Old Header Note: //ACCOUNT I LITIGATION ALL CALSL TO S. ZAHN EXT 12512// 7/8/2011 10:01:41 AM NJM
7/8/2011 10:02:17 AM	NJM	INC	CND	RCVD from PACER Complaint re: Paul Rollins, FWD to Counsel.
7/8/2011 9:53:40 AM		DH	NA	Dialed (██████)-4913)No Answer
7/6/2011 9:10:46 PM	PRB811	DO	DJS	Wrong Number - (██████)-1385 [OTHER] MOP SAID N1 DOESNT LIVE THERE AND HE DNK N1
7/6/2011 5:13:58 PM		DH	NA	Dialed (██████)-4913)No Answer
7/3/2011 9:49:27 PM		DH	NA	Dialed (██████)-4913)No Answer
7/3/2011 9:48:40 PM		DO	NA	Dialed (██████)-1385)Answering machine
7/3/2011 7:46:23 PM		DH	NA	Dialed (██████)-4913)No Answer
7/3/2011 7:45:36 PM		DO	NA	Dialed (██████)-1385)Answering machine
7/1/2011 3:21:16 PM		DO	NA	Dialed (██████)-1385)No Answer
7/1/2011 3:20:28 PM		DH	NA	Dialed (██████)-4913)No Answer Dialer Dialed Other: (██████)-1385 R- E- P-N1 SD THT NO ONE SENT HIM A # AND HE CANT PAY ON SOMETHING HE DOESNT KNOW ABOUT AND HU BEFORE I COULD SAY ANYTHING ABOUT THE ACCT A- I- R-
6/21/2011 9:23:35 PM	PRT144	DO	STC	
6/21/2011 9:21:43 PM		DH	NA	Dialed (██████)-4913)No Answer
6/21/2011 4:50:23 PM		DH	NA	Dialed (██████)-4913)No Answer
6/19/2011 7:21:33 PM		DO	LM	Dialed (██████)-1385)Virtual msg to AUTOV
6/16/2011 9:22:49 PM		DO	NA	Dialed (██████)-1385)No Answer
6/16/2011 9:21:58 PM		DH	NA	Dialed (██████)-4913)No Answer
6/16/2011 5:49:50 PM		DH	NA	Dialed (██████)-4913)No Answer
6/13/2011 9:18:16 PM	PRT803	DO	NM	Hang Up at (██████)-1385 [OTHER] N1 HUNG UP DURING MM
6/13/2011 10:34:53 AM		DH	NA	Dialed (██████)-4913)No Answer
6/10/2011 4:35:00 PM		DH	NA	Dialed (██████)-4913)No Answer
6/9/2011 9:01:05 PM		DH	NA	Dialed (██████)-4913)No Answer
6/9/2011 9:00:18 PM		DO	NA	Dialed (██████)-1385)No Answer
6/9/2011 4:11:36 PM		DH	NA	Dialed (██████)-4913)No Answer
6/7/2011 9:31:52 PM		DO	NA	Dialed (██████)-1385)No Answer
6/7/2011 9:31:05 PM		DH	NA	Dialed (██████)-4913)No Answer
6/7/2011 10:51:19 AM		DH	NA	Dialed (██████)-4913)No Answer
6/5/2011 9:36:59 PM		DO	NA	Dialed (██████)-1385)No Answer
6/5/2011 9:36:12 PM		DH	NA	Dialed (██████)-4913)No Answer
5/28/2011 9:46:17 AM	PRT220	DO	STC	No Promise at (██████)-1385 [OTHER] n1 atty name is then he hu
5/26/2011 8:48:38 PM		DH	NA	Dialed (██████)-4913)No Answer
5/26/2011 8:47:51 PM		DO	NA	Dialed (██████)-1385)No Answer
5/26/2011 9:02:35 AM		DH	NA	Dialed (██████)-4913)No Answer
5/25/2011 10:38:09 AM	PRP025	DO	STO	DIALED RELATION 1 OTHER: (██████)-1385, MOP SD N1 NOT IN, NML, CALL BACK
5/25/2011 10:34:28 AM		DH	NA	Dialed (██████)-4913)No Answer
5/23/2011 9:20:02 PM		DH	NA	Dialed (██████)-4913)No Answer

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PRA010

5/23/2011 9:19:15 PM DO NA Dialed (██████)1385)No Answer
 5/23/2011 3:59:53 PM DH NA Dialed (██████)4913)No Answer
 5/18/2011 8:18:57 PM PRA333 DO NM Hang Up at (██████)1385 [OTHER]
 CUST HU
 5/18/2011 10:07:39 AM DH NA Dialed (██████)4913)No Answer
 5/16/2011 9:13:59 PM DH NA Dialed (██████)4913)No Answer
 5/16/2011 5:53:44 PM DO NA Dialed (██████)1385)No Answer
 5/16/2011 5:52:57 PM DH NA Dialed (██████)4913)No Answer
 5/16/2011 11:38:43 AM DO NA Dialed (██████)1385)Answering machine
 5/16/2011 11:38:05 AM DH NA Dialed (██████)4913)No Answer
 5/15/2011 5:16:34 PM PRA391 DO NM No Msg at (██████)1385 [OTHER]
 5/13/2011 8:56:00 PM DH NA Dialed (██████)4913)No Answer
 5/13/2011 8:55:13 PM DO NA Dialed (██████)1385)No Answer
 5/13/2011 2:05:49 PM DH NA Dialed (██████)4913)No Answer
 5/11/2011 9:04:32 PM DH NA Dialed (██████)4913)No Answer
 5/11/2011 9:03:46 PM DO NA Dialed (██████)1385)No Answer
 5/11/2011 10:32:23 AM DH NA Dialed (██████)4913)No Answer
 5/10/2011 8:29:36 PM PRA362 DO LM Left Msg at (██████)1385 [OTHER]
 LM W/MOP
 5/10/2011 9:32:50 AM DH NA Dialed (██████)4913)No Answer
 5/8/2011 9:01:10 PM DH NA Dialed (██████)4913)No Answer
 5/8/2011 9:00:23 PM DO NA Dialed (██████)1385)No Answer
 5/6/2011 9:40:30 AM DH NA Dialed (██████)4913)No Answer
 5/4/2011 10:33:13 AM PRP071 DO STO DIALED RELATION 1 OTHER: (██████)1385 MOP HU AFTER ASKED
 FOR N1....
 5/4/2011 10:29:30 AM DH NA Dialed (██████)4913)No Answer
 5/2/2011 8:49:59 PM DH NA Dialed (██████)4913)No Answer
 5/2/2011 8:49:12 PM DO NA Dialed (██████)1385)No Answer
 5/2/2011 10:17:07 AM DH NA Dialed (██████)4913)No Answer
 4/29/2011 10:02:24 AM DH NA Dialed (██████)4913)No Answer
 4/20/2011 8:28:49 PM PRA179 DO NM Hang Up at (██████)1385 [OTHER]
 N1 SAID THAT HE DID NOT HAVE AN ACCT AND DX'D CALL
 4/20/2011 10:24:34 AM DH NA Dialed (██████)4913)No Answer
 4/12/2011 10:38:33 AM PRP068 DO STC DIALED RELATION 1 OTHER: (██████)1385 N1 HU AFTER STTNG MM
 4/12/2011 10:34:24 AM DH NA Dialed (██████)4913)No Answer
 4/9/2011 1:36:31 PM PRA264 DO NM Hang Up at (██████)1385 [OTHER]
 N1 HUNG UP DURING OPENING STATEMENT
 4/7/2011 8:16:00 PM DH NA Dialed (██████)4913)No Answer
 4/7/2011 8:15:13 PM DO NA Dialed (██████)1385)No Answer
 4/7/2011 4:00:33 PM DH NA Dialed (██████)4913)No Answer
 4/5/2011 10:50:01 AM PRP027 DO STO DIALED RELATION 1 OTHER: (██████)1385; MOP SD HELLO THEN
 HU
 4/5/2011 10:45:41 AM DH NA Dialed (██████)4913)No Answer
 4/4/2011 6:50:20 PM PRH293 DO NM Hang Up at (██████)1385 [OTHER]
 N1 HU
 4/4/2011 9:21:21 AM DH NA Dialed (██████)4913)No Answer
 4/2/2011 2:32:36 PM DH NA Dialed (██████)4913)No Answer
 4/2/2011 2:31:49 PM DO NA Dialed (██████)1385)Answering machine
 Dialer Dialed Other: (██████)1385

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PRA011



PR0018-0239-125200619 1755

February 10, 2011
Account/Reference No.: 5155820000986375
HSBC BANK NEVADA N.A.

Balance: \$512.54

www.portfoliorecovery.com

Welcome to Portfolio Recovery Associates!

Portfolio Recovery Associates purchased the account referenced above on 01/24/11. All future payments and correspondence for this account, including credit counseling service payments, should be directed to us.

Call toll-free at 1-800-772-1413 to discuss payment arrangements.
7:30 AM to 11 PM Mon.-Fri., 8 AM to 5 PM Sat., & 2 PM to 9 PM Sun. (EST)
Contact us at help@portfoliorecovery.com to communicate with us by e-mail.

Various Payment Options Available Including:

<p>Pay by Phone: ☎</p> <ul style="list-style-type: none"> • Authorize automatic withdrawals from your bank account • Complete a credit card* payment 	<p>Mail: ✉</p> <ul style="list-style-type: none"> • Complete the attached coupon • Make all checks and payments to: Portfolio Recovery Associates, LLC P.O. Box 12914 Norfolk, VA 23541 	<p>Online: 💻</p> <ul style="list-style-type: none"> • Complete a payment from your checking account or credit card* • Pay online at: www.portfoliorecovery.com
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* See back for information about credit card transaction fees that may be applied by third party vendors.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor if different from the current creditor.

**This letter is from a debt collector and is an attempt to collect a debt.
Any information obtained will be used for that purpose.**

Notice: See Reverse Side for Important Information

*** PLEASE DETACH AND RETURN IN THE ENCLOSED ENVELOPE WITH YOUR PAYMENT ***

Dept 822
PO BOX 4115
Concord, CA 94524

Account/Reference Number: 5155920000966375

Payment Amount: _____**Address Service Requested**

#BWNFTZF #PRA6048516811026#



PAUL W ROLLINS

001S
PORTFOLIO RECOVERY ASSOCIATES LLC
P.O. BOX 12914
NORFOLK VA 23541

CONFIDENTIAL

PRA 013

MAKE ALL CHECKS PAYABLE TO: Portfolio Recovery Associates, LLC
SEND ALL PAYMENTS TO: Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541

COMPANY ADDRESS

Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

DISPUTES CORRESPONDENCE ADDRESS

PRA Disputes Department, 140 Corporate Boulevard, Norfolk, VA 23502
 Disputes Department E-mail Address: PRA_Disputes@portfoliorecovery.com

CREDIT CARD TRANSACTION FEES: Third party vendors may charge a transaction fee for processing payments made by credit card; however, PRA does not charge or accept any fees. Please discuss this option with our staff if you have any questions.

QUALITY SERVICE SPECIALISTS AVAILABLE Mon. - Fri. 8 AM to 5 PM (EST)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at qualityservice@portfoliorecovery.com.

PRIVACY NOTICE: We collect certain personal information about you from the following sources: (a) information we received from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NOTICE: If this account is eligible to be reported to the credit reporting agencies by our company, we are required by law to notify you that a negative credit report reflecting on your credit records may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

CALIFORNIA: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 8 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.

COLORADO: Office located at 4600 South Syracuse Street, Suite 938, Denver, CO 80237. Telephone 1-866-508-4751. **FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coloradotattorneygeneral.gov/ca.** A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

MAINE: Telephone number at licensed location is (800) 772-1413. Hours of operation at licensed location are 7:30 AM to 11 PM EST Monday through Friday, 8 AM to 5 PM EST Saturday, and 2 PM to 9 PM EST Sunday.

MASSACHUSETTS: Office located 49 Winter St, Weymouth, MA 02188. Telephone (800) 772-1413. Hours of operation are 9 AM to 6 PM EST Monday through Thursday. **NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.**

NEW YORK CITY: City of New York License Number 1096994.

NORTH CAROLINA: Collection Agency Permit No. 4132.

TENNESSEE: This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance. (#00000770)

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PRA 014